

Information to identify the case:

Debtor 1	<u>Michelle M. Tracey</u>	Social Security number or ITIN	xxx-xx-9359
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-26949-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michelle M. Tracey

11/8/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michelle M. Tracey
Debtor

Case No. 19-26949-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Nov 08, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2024:

Recip ID	Recipient Name and Address
db	+ Michelle M. Tracey, 115 West Emlen Avenue, Lawnside, NJ 08045-1119
518549994	+ CAMDEN COUNTY MUA, 1645 FERRY AVE., CAMDEN, NJ 08104-1311
518442641	+ CCS Collections, 4530 Old Cave Spring Rd, Roanoke, VA 24018-3423
518465748	+++ Exeter Finance LLC, P.O. Box 650693, Dallas, TX 75265-0693
518546771	+ MidFirst Bank, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518442646	+ Phoenix Financial Services, LLC, PO BOX 26580, Indianapolis, IN 46226-0580
518442648	+++ Purchasing Power, LLC, Bankruptcy Department, 2727 Paces Ferry Road , SE, Building 2, Suite 1200, Atlanta, GA 30339-6143

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 08 2024 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 08 2024 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Nov 09 2024 01:18:00	Exeter Finance, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518522621	Email/PDF: resurgentbknotifications@resurgent.com	Nov 08 2024 20:57:10	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518442640	^ MEBN	Nov 08 2024 20:44:09	CCMUA, Regional Sewer Service, PO Box 1105, Bellmawr, NJ 08099-5105
518442639	EDI: CAPITALONE.COM	Nov 09 2024 01:18:00	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
518510809	+ EDI: AIS.COM	Nov 09 2024 01:18:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518442642	Email/PDF: acg.exeter.ebn@aisinfo.com	Nov 08 2024 20:56:34	Exeter Finance LLC, PO Box 204480, Dallas, TX 75320-4480
518448067	+ EDI: AISACG.COM	Nov 09 2024 01:18:00	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518563756	+ EDI: AISMIDFIRST	Nov 09 2024 01:18:00	MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
518442643	^ MEBN	Nov 08 2024 20:44:17	Midland Mortgage, PO Box 268806, Oklahoma City, OK 73126-8806
518442644	^ MEBN	Nov 08 2024 20:45:09	Midland Mortgage, c/o KML Law Group, PC, 701

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518472828	+ Email/Text: csc.bankruptcy@amwater.com	Nov 08 2024 20:46:00	Market Street, Ste 5000, Philadelphia, PA 19106-1541 New Jersey American Water, PO Box 578, Alton, IL 62002-0578
518442645	Email/Text: csc.bankruptcy@amwater.com	Nov 08 2024 20:46:00	New Jersey American Water, PO Box 371331, Pittsburgh, PA 15250-7331
518442647	^ MEBN	Nov 08 2024 20:43:24	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
518465418	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 08 2024 20:45:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
518442649	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 08 2024 20:45:00	US Department of ED/GLELSI, PO Box 7860, Madison, WI 53707-7860
518464744	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Nov 08 2024 20:57:06	US Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518565992	*P+++	Purchasing Power, LLC, Bankruptcy Dept., 2727 Paces Ferry Road, SE, Building 2, Suite 1200, Atlanta, GA 30339-6143

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jason Brett Schwartz	on behalf of Creditor Exeter Finance LLC bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

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Jeffrey E. Jenkins

on behalf of Debtor Michelle M. Tracey mail@jjenkinslawgroup.com JenkinsClayman@jubileebk.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7